



# *Equitable Life rises above insurance fray with Web-based services.*

In the mid-1990s, the life and pensions market in Great Britain saw a spurt of activity—new entrants challenged incumbent market leaders with more cost-effective sales channels and competitive premium rates. Always ahead of the competition, The Equitable Life Assurance Society, United Kingdom—the oldest mutual life insurance and pension fund company in the world—responded quickly, launching Internet-based services to complement its telemarketing and direct sales units.

*“We’re an IBM shop by choice. IBM provides a consistent suite of products that we can use to great advantage, both in building new applications and redeploying existing ones.”*

*—Keith Anderson, Technical Consultant, The Equitable Life Assurance Society, United Kingdom*

Equitable Life enjoys a substantial 10 percent share of Britain’s life and pensions market and 40 percent of the additional voluntary contribution schemes’ market, managing £30 billion (U.S.\$49 billion) in investments worldwide.

True to tradition, the company maintains its competitive strength by offering financial products and services to policy holders at cost—thanks to the absence of middlemen. Now, a virtual office, [www.equitable.co.uk](http://www.equitable.co.uk), is providing investors even easier direct access to information about their investments. “The Internet is an essential third channel, offering customers another way to conduct business with us,” says IT Strategy and Planning Manager Stewart Lockyer. “It reflects our age-old customer service commitment.”

To fashion its Web site, Equitable Life chose Lotus Domino software, deploying IBM MQSeries to enable connectivity with existing back-end systems based on IBM DB2 and IBM CICS. “We’re an IBM shop by choice,” says Keith Anderson, technical consultant and chief architect

<b>Application</b>	Online investor services
<b>Business Benefits</b>	50 new sales leads identified online weekly; substantial potential savings in administrative and customer support costs; greater customer satisfaction
<b>Software</b>	Lotus® Domino™ IBM MQSeries® IBM DB2® for OS/390® IBM CICS® IBM VisualAge® Smalltalk
<b>Hardware</b>	IBM S/390® Parallel Enterprise Server™



Headquartered in the U.K., Equitable Life now draws customers to its virtual office.



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The service is being rolled out gradually to gauge customers' response and fine-tune functionality. Initially, 2,500 have registered at the site, with about 100 new policy holders signing up every week. As more customers take advantage of the site's online services, Lockyer says, "We expect substantial savings in overall administrative and customer support costs. Equally encouraging is that the Web site is helping us identify at least 50 good sales leads every week."

### Linking all the elements

On the Web site, customers can check the current value of their investments, view premium histories and request product information through e-mail. Using personal identification numbers (PINs), they can also view their account history, see their current policy value, modify personal information and switch their investment links. New product launches are advertised online and customers can pre-register a particular area of interest. Says Anderson, "This online service empowers customers to access account information without any delay and initiate action with little administrative effort on our part."

At the back end, Equitable Life's financial applications are powered by CICS transaction processing middleware and DB2 for OS/390, residing on an IBM S/390 Parallel Enterprise Server. The DB2 database holds all customer and account information. In addition, customer service functions are supported by IBM VisualAge Smalltalk applications. Online requests for information, such as account history, policy value or switching investment links, are transmitted from the Domino-based Microsoft® Windows NT® Web server to the back-end system through MQSeries. Requests to initiate account activity are conveyed by MQSeries to the application server, which, in turn, accesses relevant data from the main-frame for further processing. "MQSeries, with its multiplatform capabilities, reliability and assured message delivery, provides the key link between all the elements of our system, enabling us to reuse business logic. Its versatility is unparalleled," says Anderson.

### Mitigating business risk with IBM

Lockyer explains that technology selection is influenced by the associated business risk. "With IBM as a vendor and a solutions provider, the long-term business risk is mitigated. That's why all new applications center around our core technology assets—DB2 and CICS." Which is why, when it came time to choose e-business technologies, Domino was a frontrunner. "Domino is more than Web server software. It provides groupware functions, workflow and e-mail capabilities," notes Anderson. "Other products excel in one or two functions. With Domino, the sum of the parts is greater than the whole." In the future, Equitable Life will sell new business over the Internet. Says Lockyer, "With the security-rich e-commerce products that IBM offers, we've got a strong foundation we can build on."

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Internet Division  
Route 100  
Somers, New York 10589

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